

Certificate Number: 01267-PAE-DE-000657612

Bankruptcy Case Number: 06-11854

CERTIFICATE OF DEBTOR EDUCATION

I certify that on August 9, 2006, at 10:17 o'clock AM CDT,

Fidelis I Udo-Utun completed a course on personal financial

management given by internet and telephone by

Money Management International, Inc.

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Eastern District of Pennsylvania.

Date: August 9, 2006

By /s/Beatriz Dorame

Name Beatriz Dorame

Title Counselor